

REMARKS

Claims 1-57 are pending in the application. Claims 1-5, 8-11, 15-17, 23, 24, 29, 30, 38-45, 56, and 57 stand rejected under 35 U.S.C. 102(b); and Claims 6, 7, 12-14, 18-22, 25-28, 31-37, and 46-55 stand rejected under 35 U.S.C. 103(a).

Claim Amendments

The foregoing amendment clarifies the expression of the invention. Support for the amendment is found throughout the specification and in the original claims. Accordingly, no new matter has been added. New claim 58 clarifies, for example, that the financial institution server receives details for a customer-specified on-line transaction with the vendor, along with the buyer's selection of one of a number of financial accounts as the source of funds, from the computing device of the customer via the network. In turn, the financial institution server verifies an availability of funds in the account and generates details of a payment instrument for the specific transaction including, for example, the payment amount, a temporary credit card number, and a fabricated card expiration date processable via a credit card transaction processing system, and provides these details to the customer. Thereafter, a request for authorization of the specific transaction according to the payment instrument is received from the vendor, and the transaction is authorized, if the request corresponds to the payment instrument details.

Claim Rejections - 35 USC § 102

Claims 1-5, 8-11, 15-17, 23, 24, 29, 30, 38-45, 56, and 57 stand rejected as anticipated by Bartoli, et al. (U.S. Patent No. 6,047,268) under 35 U.S.C. 102(b). The rejection is respectfully traversed and reconsideration is requested. Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument does not read on Bartoli et al.

Bartoli et al. sought to address problems of online transactions too small for a buyer to use a credit card and buyers unable or unwilling to use credit cards online.

The solution proposed by Bartoli et al. is authentication of the buyer by a trusted intermediary that authorizes the online transaction, alerts the merchant to ship, and bills a buyer's account, without using the buyer's credit card information. (Bartoli et al., Col 1, lines 11-42). In the solution of Bartoli et al., the buyer and merchant must have registered in advance with the intermediary, and the buyer can then make a selection on the registered merchant's website. When the buyer selects, the merchant's server digitally signs and encrypts an order using cookie information previously stored by the intermediary's server on the buyer's browser in a prior transaction good for one new unspecified transaction and sends the order to the intermediary for authentication and authorization. When authorized, the intermediary's server asks the buyer to approve the transaction, and the buyer's browser sends the approval to the merchant, which ships the goods. The intermediary then emails transaction information to a biller, which bills the buyer and settles with the merchant when the buyer pays the bill. (Bartoli, et al., Col 2, line 26-Col 2, line 14; Bartoli, et al., Col 3, lines 65-67; Bartoli et al., Col 5, lines 45-47).

According to Bartoli et al., when the buyer selects, after authentication of the buyer, the transaction must be authorized by the intermediary. The order information, digitally signed by the merchant, is sent via the buyer's browser to the intermediary. The order amount, combined with the cookie file containing the buyer's account ID number and transaction number, provide information to query the buyer's profile stored in a database to verify if the transaction should be authorized. The transaction is authorized only if both the buyer and merchant have registered with the intermediary, and the buyer's credit is satisfactory. (Bartoli, et al., Col 7, lines 6-28). Further, according to Bartoli et al., the buyer can select a billing method when sending the order to the merchant. The merchant verifies the order and price but does not have a transaction number or the buyer's account ID. The merchant hashes and digitally signs a message with a merchant ID, time-stamp, order number, and amount and wraps, encrypts and sends the message data, signature, and certificate to the buyer for confirmation of the order. The buyer confirms by clicking on a link to the intermediary, which routes a request for authorization to the intermediary over a SSL link, along with the cookie stored on the buyer's browser. (Bartoli, et al., Col 8, lines 22-45).

Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument does not read on Bartoli et al. for at least the following reasons. Unlike Applicant's claimed invention, Bartoli et al. requires any merchant with whom the buyer wishes to conduct an online transaction to register in advance with the intermediary. Further, Bartoli et al. requires the intermediary to send a cookie to the buyer's browser in advance for use in a non-specified future transaction with an unnamed merchant. Only after the buyer selects does the merchant retrieve the pre-stored cookie from the buyer's browser and send it to the intermediary, and even then, only with a price but without a transaction number or the buyer's account ID. On the contrary, according to Applicant's claimed invention, the financial institution server receives details for a customer-specified on-line transaction with the vendor, together with the buyer's selection of the source of funds, and after verifying funds are available, the financial institution server provides the customer with details of a payment instrument for the specific transaction that includes not only the payment amount, but also a temporary credit card number and a fabricated card expiration date that the customer can use in the online transaction with the vendor and that can be processed in the same way as any genuine credit card number and expiration date.

Claim Rejections - 35 USC § 103

Claims 6 and 7 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Leher, et al. (International Publication No. WO 95/26536); claims 12-14 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Tedesco, et al. (U.S. Patent No. 6,282,523); claims 18 and 46 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Mori, et al. (U.S. Patent No. 6,073,839); claims 19-22, 47, and 48 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Van Horne (European Patent No. EP 0 899 925); claims 25-28 and 49-52 stand rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Wolff (U.S. Patent No. 6,247,047); claims 31-33 and 53-55 stand

rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268), in view of Moore, et al. (U.S. Patent No. 6,330,575); claim 34 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Franklin, et al. (U.S. Patent No. 5,883,810); claim 35 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Adams (European Patent No. 0 485 090 A 2); claim 36 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Tsakanikas (U.S. Patent No. 5,570,465); and claim 37 stands rejected under 35 U.S.C. 103(a) as being unpatentable over Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Cozzi ("Embedded SQL in RPG"). The rejection is respectfully traversed and reconsideration is requested.

Bartoli, et al. (U.S. Patent No. 6,047,268) in view of Leher, et al. (International Publication No. WO 95/26536) do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. Leher et al. undertook to address a perceived difficulty of consumers to acquire knowledge about available products to match a particular product to the consumers' needs. (Leher et al., p. 1, lines 4-p. 2, line 16). The solution proposed by Leher et al. uses a TV with remote control or a PC to allow a consumer to access product information and purchase products, and the consumer can access information in his or another consumer's personal profile. (Leher et al., p. 4, line 7-p. 5, line 26). Such information includes consumer identification, credit information, personal profile, recipient profiles, budget information, and past purchases. Such information also includes information relating to the consumer's credit card account, debit card accounts, and accounts containing funds available for electronic transfer. Credit information can be displayed, new information input, and existing information modified or deleted. In addition, the consumer can select an account and transmit a request to the credit provider for information with respect to the account, such as the current balance of the account or the balance of available credit. The consumer can also select an account and obtain a report of past purchases through the system which involve that account. (Leher et al., p. 40, line 21-p. 41, line 2).

Bartoli et al. in view of Leher et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. Leher et al., allows a consumer to access information relating to the consumer's credit card account, debit card accounts, and accounts containing funds available for electronic transfer and display the information, input new information, and input or modify or delete existing information. Leher et al. also allows the consumer to request a credit provider for information with respect to a particular account, such as the current balance or the balance of available credit or obtain a report of past purchases through the system which involve that account. However, Bartoli, et al. in view of Leher, et al. do not teach or suggest, for example, receiving details for a customer-specified on-line transaction with the vendor, together with the buyer's selection of the source of funds by the financial institution server, and after verifying funds are available by the financial institution server, providing the customer with details of a payment instrument for the specific transaction that includes not only the payment amount, but also a temporary credit card number and a fabricated card expiration date that the customer can use in the online transaction with the vendor and that can be processed in the same way as any genuine credit card number and expiration date, according to Applicant's claimed invention.

Bartoli, et al. in view of Tedesco, et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction with a vendor using a single-use payment instrument, either separately or in combination with one another. Tedesco et al. proposes a way for buyers to pay with personal checks in situations in which they would not otherwise be allowed to do so by a seller for fear that the check may not clear. According to Tedesco et al., the buyer uses a telephone or PC to communicate with a bank device to place a hold on funds in his account to cover a check drawn on the account. The bank device generates a code that indicates the check and sends the code to the buyer's device. On receiving the check, a merchant can verify the check will be paid by sending the code to the bank device, which generates a message to the merchant that indicates the reserved amount of funds. (Tedesco et al., Abstract). Tedesco et al. includes a reserved checks database on which reserved checks with corresponding reserved funds are entered that are unavailable for use in the account on

which the check is drawn except for payment with the check. (Tedesco, et al., Col 5, lines 47-57). Each entry includes a reservation code that uniquely identifies the entry and indicates the check, an account identifier, a check identifier, an amount of funds reserved for the payee, and an expiration date after which the reserved funds are released if the check has not been cashed. (Tedesco et al., Col 5, lines 58-67).

Bartoli, et al. in view of Tedesco, et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. According to Tedesco et al., the buyer notifies the bank to place a hold on funds in his checking account to cover a particular check, which the payee can verify with the bank. The reserved funds are unavailable for use in the account except for payment with the check or after an expiration date when the reserved funds are released if the check has not been cashed. However, Bartoli, et al. in view of Tedesco, et al. do not teach or suggest, for example, verifying an availability of funds in the account for the customer-specified on-line transaction with the vendor by a financial institution server and generating details of a payment instrument for the specific transaction, including the payment amount, a temporary credit card number, and a fabricated card expiration date, in response to receipt by the financial institution server of details for the specific on-line transaction, according to Applicant's claimed invention.

Bartoli, et al. in view of Mori et al. do not teach or suggest, either separately or in combination with one another, Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument. Mori et al. sought to solve perceived problems with prior art electronic transaction technology by decreasing the number of applications necessary for an electronic deal and coping with the alteration of the electronic transaction procedure without limitation to participants. (Mori et al., Col 1, line 8-Col 2, line 9). The Mori et al. system includes a server system storing electronic transaction procedures, such as means of payment settlement, amount of the deal, the purchased commodity, and the financial institutions participating in the payment settlement. One of the electronic transaction procedures is selected when a buyer requests a merchant to sell the commodity. (Mori et al., Col 2, lines 20-52). According to Mori et al., when the buyer inputs the settlement information, an electronic

transaction client sends the information through a network to the electronic transaction server, which generates an electronic transaction ID for identifying the particular transaction. (Mori, et al., Col 16, lines 26-29).

Bartoli, et al. in view of Mori et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. The Mori et al. transaction server stores electronic transaction procedures, such as means of payment settlement, amount of the deal, the purchased commodity, and the financial institutions participating in a payment settlement, which is distributed through a network, and when the buyer inputs settlement information, it is sent through the network to the transaction server, which generates an electronic transaction ID for identifying the particular transaction. On the contrary, Bartoli, et al. in view of Mori et al. do not teach or suggest generating and providing the customer with details of a payment instrument for the customer-specified transaction with the vendor by the financial institution server that includes not only the payment amount, but also a temporary credit card number and a fabricated card expiration date that the customer can use in the online transaction with the vendor and that can be processed in the same way as any genuine credit card number and expiration date, according to Applicant's claimed invention.

Bartoli, et al. in view of Van Horne do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. Van Horne et al. undertook to address a problem of unavailability of access to the Internet for users away from home or office by remotely connecting client computers to the Internet via a server system capable of providing network connections to client computers, separately billing usage time, tracking usage, and updating access software on the client computers. (Van Horne et al., Abstract; par 0018). In Van Horne et al., an activity database stores information regarding activity of the server, such as keeping track of each access port linked with the server and various status data associated with the access port. For active access ports, the information includes user identification, billing information, and log-in time. Data that can be recorded in the database includes, for example, client system IP

address, client network card MAC address, server network card ID, user name, port ID, room number, charge type, credit card holder name, expiration date, access card number, port state, state start time, unanswered ping count, billing server communications status, and billing server authorization. (Van Horne, et al., sect. 0093).

Bartoli, et al. in view of Van Horne do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. Van Horne teaches remotely connecting client computers to the Internet via a server system capable of tracking, storing and billing usage time. Van Horne stores usage activity in a database, together with user identification and billing information, such as charge type, credit card holder name and expiration date. Bartoli, et al. in view of Van Horne do not teach or suggest generating details of a payment instrument for a customer-specified transaction with the vendor including, for example, the payment amount, a temporary credit card number, and a fabricated card expiration date, and providing those details to the customer by the financial institution server, and thereafter authorizing the specific transaction according to the payment instrument, if a request for authorization is received from the vendor corresponding to the payment instrument details, according to Applicant's claimed invention.

Bartoli, et al. in view of Wolff do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. Wolff's system attempts to facilitate computer network transactions and includes a computer network that connects a host node with access to a database including records associated with a unique identifier and a user node displaying an icon such as an advertising banner and having an input device such as a mouse. The icon includes an embedded network address of the host node and the identifier for a record associated with advertised goods/services. The user selects the icon with the mouse, and the embedded address is used to contact the host node. (Wolff, Abstract). The host node generates a unique transaction ID and creates a new record in the transaction record database indexed by the transaction ID that is used to store data entered by the user for the transaction. The host node uses the identifier to retrieve the record previously defined by the merchant with its unique

identifier by searching a database. After retrieving the record, an input form is generated requesting data from the user, a portion of which depends on the contents of the retrieved record. (Wolff, Col 8, line 65-Col 9, line 15). Data entered by the user is sent to the host node where it is validated, and a confirmation form is displayed for the user. If the user acknowledges the confirmation form, an acknowledgment form that can include a second icon is displayed for the user. (Wolff, Abstract).

Bartoli, et al. in view of Wolff do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. Wolff teaches displaying an ad banner on a customer's PC that is embedded with a product identifier and the IP address of a host computer. When the customer clicks on the banner, the host computer generates a transaction ID and creates a new record in an associated database and uses the embedded identifier to retrieve a record with the product identifier. The host computer then displays an input form that depends on the retrieved record requesting input from the user, after which, the host computer displays a confirmation form for the user. Bartoli, et al. in view of Wolff do not teach or suggest generating details of a payment instrument for a customer-specified transaction with a vendor including, for example, the payment amount, a temporary credit card number, and a fabricated card expiration date, and providing those details to the customer by the financial institution server, and thereafter authorizing the specific transaction according to the payment instrument, if a request for authorization is received from the vendor corresponding to the payment instrument details, according to Applicant's claimed invention.

Bartoli et al. in view of Moore et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. Moore et al. sought to address problems associated with designing a web page that allows a merchant to design and publish the web page using an object-oriented, template-driven interface. The system of Moore et al. includes a web server hosting the web page and a transaction server coupled to the web server with a link to the transaction server embedded in the web page. (Moore et al., Col 3, lines 23-40). The transaction server does not host the web page and does not store any inventory or financial data or any other information on

the merchant's product line, and all the information that the transaction server uses to process a purchase is sent to it when a purchase is requested. The transaction server verifies that the customer wants to purchase specific products and prompts the customer for payment information. Either the merchant or the transaction server can perform credit card verification, purchase amount authorization, and funds transfer. (Moore, et al., Col 5, lines 11-26).

Bartoli et al. in view of Moore et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. According to Moore et al., all of the information that the transaction server uses to process a purchase is sent to it when a purchase is requested, and when the customer enters payment information, either the merchant or the transaction server performs credit card verification, purchase amount authorization, and funds transfer. Bartoli et al. in view of Moore et al. do not teach or suggest generating and providing the customer with details of a payment instrument for the customer-specified transaction with a vendor by the financial institution server that includes not only the payment amount, but also a temporary credit card number and a fabricated card expiration date that the customer can use in the online transaction with the vendor and that can be processed in the same way as any genuine credit card number and expiration date, according to Applicant's claimed invention.

Bartoli et al. in view of Franklin et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. Franklin et al. is undertook to address insecurity of credit card data over the Internet by providing an online commerce card that exists only in digital rather than physical form and is issued electronically to a customer. The digital card has a permanent account number that is maintained at the issuing bank. To perform an online transaction, the customer asks the issuing bank for a temporary transaction number for the transaction, which the issuing bank generates and associates with the customer's permanent account number in a data record. The customer submits the temporary transaction number to the merchant as a proxy for the permanent account number, and the merchant handles the transaction number in the same manner as a regular credit card number. (Franklin et al., Abstract).

When the merchant sends a request for authorization to the issuing bank, an account manager associates the temporary transaction number with the permanent account number and writes the transaction number to a data record. The issuing bank uses the transaction record at a later time when the merchant submits the transaction number for payment authorization. (Franklin et al., Col 9, lines 30-42).

Bartoli et al. in view of Franklin et al. do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. Franklin et al. teaches providing an online commerce card that exists only in digital form with a permanent account number maintained at the issuing bank. The bank generates a temporary transaction number for a transaction and associates the number with the customer's permanent account number in a data record. The customer submits the temporary transaction number to the merchant as a proxy for the customer account number, and the merchant handles the transaction number in the same manner as a regular credit card number, and when the merchant requests authorization, an account manager associates the temporary transaction number with the permanent account number by relating the two numbers in the data record. Bartoli et al. in view of Franklin et al. do not teach or suggest, for example, receiving the customer's selection of a source of funds from a number of financial accounts for a customer-specified on-line transaction with a vendor by the financial institution server and providing the customer with details of a payment instrument for the specific transaction that includes not only the payment amount and a temporary credit card number, but also a fabricated card expiration date that the customer can use in the on-line transaction with the vendor, according to Applicant's claimed invention.

Bartoli, et al. in view of Adams do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. Adams is directed to enhancements to a transaction terminal that allow dynamic adjustment of transaction limits stored in the terminal to vary a level of risk at the terminal and to generate and store a list of invalid account numbers by the terminal that require on-line authorization. (Adams, Abstract). For example, in order to authorize a transaction locally, the terminal

determines if the card has expired by comparing the stored expiration date to the current date. The terminal can also identify a forged card by determining that the account number is not in an 'allowable' format. (Adams, Col 6, lines 15-21).

Bartoli, et al. in view of Adams do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. Adams discloses a transaction terminal modified to store a list of invalid or expired transaction card accounts that will be refused local authorization but will instead require on-line authorization for approval of the transaction. Bartoli, et al. in view of Adams do not teach or suggest generating details of a payment instrument for a customer-specified transaction with a vendor including, for example, the payment amount, a temporary credit card number, and a fabricated card expiration date, and providing those details to the customer by the financial institution server, and thereafter authorizing the specific transaction according to the payment instrument, if a request for authorization is received from the vendor corresponding to the payment instrument details, according to Applicant's claimed invention.

Bartoli, et al. in view of Tsakanikas do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. Tsakanikas is directed to a global computer network for printing legal currency and/or negotiable instruments on a fax or telecopier, laser printer, or ATM at a designated location by inputting information from a telephone handset or terminal at a remote location using selective generation of signals. (Tsakanikas, Abstract). A user accesses the computer and enters appropriate data and command information to select a desired transaction, such as transferring money from one account to another, withdrawing legal currency and debiting an account in the amount withdrawn, paying bills, and drafting official documents. (Tsakanikas, Col 12, lines 6-11).

Bartoli, et al. in view of Tsakanikas do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument for at least the following reasons. Tsakanikas teaches use of a global computer network for printing legal currency and/or negotiable instruments on a fax or telecopier, laser printer, or ATM by inputting information from a remote location. The

remote user can enter data and select a transaction, such as transferring money between accounts, withdrawing currency and debiting an account in the amount withdrawn, paying bills, and drafting official documents. Bartoli, et al. in view of Tsakanikas do not teach or suggest, for example, receiving details for a customer-specified on-line transaction with a vendor by a financial institution server, along with the buyer's selection of one of a number of financial accounts as the source of funds, from a computing device of the customer via a network, verifying an availability of funds in the account by the financial institution server and generating details of a payment instrument for the specific transaction including, for example, the payment amount, a temporary credit card number, and a fabricated card expiration date, and providing these details to the customer, and thereafter authorizing the transaction upon receiving a request for authorization from the vendor, if the request corresponds to the payment instrument details, according to Applicant's claimed invention.

Bartoli, et al. in view of Cozzi do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment instrument either separately or in combination with one another. According to Cozzi, the RPG language supports SQL host language coupling or embedded SQL, providing a somewhat consistent language for database manipulation. SQL can be embedded in RPG programs only in the specifications for the calculation; and by specifying a normal RPG comment statement, comments can be mixed with the SQL statement. Further, according to Cozzi, because the SQL preprocessor is a separate component, SQL statements must be specified in the RPG program; knowing relational database terminology, the terms referring to embedded SQL and relational database technology can help in using SQL; SQL is rich in its ability to manipulate data within a database table, while RPG's simple design provides a fast and efficient means of retrieving, updating, writing, and deleting database records; and RPG offers a rich set of instructions for database input-output. Finally, according to Cozzi, the two primary uses of embedded SQL within RPG are as a method of dynamically querying the database and as a database join facility. (Cozzi, Abstract).

Bartoli, et al. in view of Cozzi do not teach or suggest Applicant's claimed method and system for performing an on-line transaction using a single-use payment

instrument for at least the following reasons. According to Cozzi, SQL is rich in its ability to manipulate data within a database table, while RPG's simple design provides a fast and efficient means of retrieving, updating, writing, and deleting database records. Likewise, Bartoli, et al. in view of Cozzi do not teach or suggest receiving details for a customer-specified on-line transaction with a vendor by a financial institution server, along with the buyer's selection of one of a number of financial accounts as the source of funds, from a computing device of the customer via a network, verifying an availability of funds in the account by the financial institution server and generating details of a payment instrument for the specific transaction including, for example, the payment amount, a temporary credit card number, and a fabricated card expiration date, and providing these details to the customer, and thereafter authorizing the transaction upon receiving a request for authorization from the vendor, if the request corresponds to the payment instrument details, according to Applicant's claimed invention.

Version With Markings to Show Changes Made

Amendments in the Claims:

In accordance with 37 C.F.R. § 1.121(c)(1)(ii), a marked up version does not have to be supplied for an added or deleted claim.



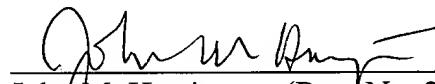
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Conclusion

In view of the foregoing amendment and these remarks, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the examiner is requested to reconsider and withdraw the rejection and to pass the application to issue. The examiner is respectfully invited to telephone the undersigned at (336) 607-7318 to discuss any questions relating to the application.

Respectfully submitted,

Date: 1/24/03


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